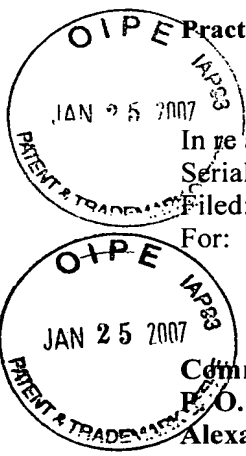


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Practitioner's Docket No. U015456-6

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of: Roger Howard WILLIAMS III  
Serial No.: 10/777,586 Group No.: 3624  
Filed: February 12, 2004 Examiner: Subramanian, Narayanswamy  
For: SYSTEMS AND METHODS FOR IMPLEMENTING AN INTEREST-BEARING INSTRUMENT

Commissioner for Patents  
P. O. Box 1450  
Alexandria, VA 22313-1450

AMENDMENT IN RESPONSE TO ACTION OF OCTOBER 23, 2006

This responds to the Office action mailed October 23, 2006. Please amend the present application as follows:

CERTIFICATION UNDER 37 C.F.R. 1.8(a) and 1.10\*  
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Express Mail certification is optional.)

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37 C.F.R. 1.8(a)

37 C.F.R. 1.10\*

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"Since the filing of correspondence under § 1.10 without the Express Mail mailing label thereon is an oversight that can be avoided by the exercise of reasonable care, requests for waiver of this requirement will not be granted on petition." Notice of Oct. 24, 1996, 60 Fed. Reg. 56,439, at 56,442.